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U.S. Securities and Exchange Commission  
Washington, D.C. 20549

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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS  
BY ELECTRONIC FILERS

Residential Accredit Loans Inc.  
Exact Name of Registrant as Specified in Charter

0000949493  
Registrant CIK Number

Current Report on Form 8-K Series 2003-QS15  
Electronic Report, Schedule or Registration Statement  
of Which the Documents Are a Part (give period of report)

333-101791  
SEC File Number of Registration Statement

\_\_\_\_\_  
Name of Person Filing the Document  
(if Other than the Registrant)

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 25th day of August, 2003.

Residential Accredit Loans Inc.

(Registrant)

By: \_\_\_\_\_

Joseph Orning  
Vice President

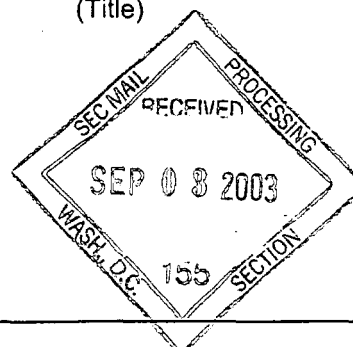
Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on \_\_\_\_\_, 2003, that the information set forth in this statement is true and complete.

By: \_\_\_\_\_

(Name)

\_\_\_\_\_  
(Title)



**PROCESSED**  
**SEP 04 2003**  
**THOMSON FINANCIAL**

**NOTICE(Continued)**

**IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.**

**EXHIBIT INDEX**

<b>EXHIBIT NO.</b>	<b>DESCRIPTION</b>	<b>FORMAT</b>
99.1	Computational Materials	P*

\* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

## COMPUTATIONAL MATERIALS DISCLAIMER

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This material is for your private information, and we are not soliciting any action based upon it. Certain transactions, including those involving futures, options, and other derivative products give rise to substantial risk and are not suitable for all investors. Opinions expressed are our present opinions only. This material is based upon information that

# 03QS15B A6

User: leinwae  
August 22, 2003 10:34 AM

Bond Description			
Name / Class:	03QS15B A6	Coll. Type:	WL
Cusip:		Orig. Balance:	\$526,315,789.50
Coupon:	5.500000 %	Net Coupon:	5.500000 %
Formula:	N/A	Gross Coupon:	6.100000 %
Orig. Balance:	\$62,904,000.00	Svc Fee:	0.600000 %
Factor:	1.00000000	Orig. Term:	359 mos
Factor date:	08/01/2003	Current WAM:	358 mos
Current Cap:	N/A	Current Age:	1 mos
Current Floor:	N/A		
Cur. Balance:	\$62,904,000.00		
		PAC Bands:	n/a
		Settlement Date:	08/28/2003
		Issue Date:	08/01/2003
		First Pay Date:	09/25/2003
		Maturity Date:	n/a
		Days Delay:	24

Curve type: Static

CMO Price -> Yield Sensitivity Table

	1*0	1*5	1*1	1*1.5	1*2	n/a	n/a	n/a	n/a	n/a	n/a
	USR	USR	USR	USR	USR	NULL	NULL	NULL	NULL	NULL	NULL
94-16	5.95120	6.07780	6.33230	6.67140	7.04430						
94-20	5.94140	6.06480	6.31300	6.64360	7.00710						
94-24	5.93160	6.05190	6.29360	6.61580	6.97000						
94-28	5.92180	6.03900	6.27440	6.58800	6.93290						
95-00	5.91210	6.02610	6.25510	6.56030	6.89580						
95-04	5.90230	6.01320	6.23590	6.53260	6.85880						
95-08	5.89260	6.00030	6.21670	6.50500	6.82190						
95-12	5.88290	5.98750	6.19760	6.47740	6.78510						
95-16	5.87320	5.97470	6.17850	6.44990	6.74830						
WAL	27.18	15.96	9.00	5.73	4.11						
Mod. Dur	13.44	10.17	6.81	4.73	3.54						
Spread	61.6	124.1	194.2	291.2	381.6						
First Date	11/25/29	12/25/16	09/25/10	04/25/08	01/25/07						
Last Date	09/25/31	09/25/22	05/25/15	01/25/11	09/25/08						

1 mo	2 mo	3 mo	4 mo	5 mo	6 mo	7 mo	8 mo	9 mo	10 mo	11 mo	12 mo
CPR											
AVG	1 mo	3 mo	6 mo	9 mo	12 mo	Life					
CPR											

COB: 08/21/2003	1 Year	2 Year	3 Year	5 Year	10 Year	30 Year
OnTR Yld	0.918	1.049	1.325	1.933	2.570	3.495
OnTRBmp Spd	0.938	1.058	1.357	1.941	2.547	3.496
OnTR Price	99.244	99.154	99.054	99.16	99.28	99.29

1 Mo L	3 Mo L	11 Mo L	Price
1.110	1.130	2.113	4.000

15Mtg	30Mtg	FWA:05/07	FWA:05/07
5.631	6.374	101.11	99.04

1	2	3	4	5	6	7	8	9	10	11	12
42.950	40.830	42.530	42.530	42.530	42.530	42.530	42.530	42.530	42.530	42.530	42.530

Proprietary	Turnover	Turnover	Ref Yld	Ref Yld	Ref Yld	Ref Yld	Ref Yld	Ref Yld	Ref Yld	Ref Yld	Ref Yld
Knock	Level	Level	Level	Level	Level	Level	Level	Level	Level	Level	Level
Settling	0	0	0	0	0	0	0	0	0	0	0

3 X 5	1 X 10	5 X 10	10 X 10
22.950	24.920	17.180	12.670

Price-2	Call
No	No

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